

CONSUMER FINANCIAL SERVICES LICENSEE FINANCIAL SUMMARY  
as of December 31, 2007  
Required by PA 161 of 1988, as amended, and financial licensing acts.

BALANCE SHEET	(000's Omitted)	
ASSETS	Totals (\$)	
Cash on Hand and in Banks	2,172,930	
Net Receivables	63,658,655	
Deferred Charges and Prepaid Expenses	232,371	
Other Assets	37,373,457	
TOTAL ASSETS	103,437,413	
LIABILITIES and NET WORTH		
Accounts and Notes Payable	52,383,410	
Bonds and Long Term Notes	30,168,753	
Expense Reserves	61,836	
Other Liabilities	9,939,569	
TOTAL LIABILITIES	92,553,568	
Branch Office Capital	806	
Capital Stock		
Preferred	125	
Common	4,393	
Appropriated Surplus or Capital Reserves	1,965,525	
Earned Surplus (including undivided profits) Retained Earnings	8,912,996	
TOTAL NET WORTH	10,883,845	
TOTAL LIABILITIES and NET WORTH	103,437,413	
STATEMENT of INCOME and EXPENSE		
INCOME		
Charges Collected and/or Earned	11,672,563	
Collections on Accounts Previously Charged Off	88,010	
Other Income	691,759	
TOTAL INCOME	12,452,332	
EXPENSES		
Advertising	2,312	
Bad Debts		
Charge Offs	250,949	
Additions to Reserve for Bad Debts	1,449,187	
Salaries	972,484	
Interest Paid	3,505,104	
Other Expenses	5,412,211	
Total Expenses (excluding income taxes)	11,592,246	
INCOME BEFORE TAXES	860,086	
Income Taxes		
Local	(3,808)	
Federal	313,234	
Total Income Taxes	309,426	
NET INCOME	550,660	
Licensee Count	17	
Regulatory Loan Activity Reported (000's omitted)	Quantity	Amount (\$)
Lender	92	
Servicer		1,329,419